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ABSTRACT

This participant's guide is intended to be used in a one-day workshop for college/university staff involved in administering federally supported student financial assistance programs under Title IV of the reauthorized Higher Education Act. The materials are in a workbook format and include copies of workshop display materials, space for notes, case studies, handouts, and an evaluation questionnaire. The guide covers seven workshop sessions: (1) introduction and changes in general program information; (2) changes in student eligibility and financial need; (3) changes in institutional eligibility and administrative requirements; (4) changes in federal Pell grant and campus-based programs; (5) changes in the loan programs; (6) other provisions; and (7) overview of new record keeping procedures in the new Recipient Financial Management System. (DB)

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ED 428 624

1999-2000 Reauthorization Training

Participant's Guide

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U.S.Department of Education

Agenda

Session 1 — Introduction
Changes in General Program Information

Session 2 — Changes in Student Eligibility and Financial Need

Break

Session 3 — Changes in Institutional Eligibility and Administrative Requirements

Lunch

Session 4 — Changes to Federal Pell Grant and Campus-Based Programs

Break

Session 5 — Changes in the Loan Programs

Session 6 — Other Provisions

Session 7 — Overview of RFMS

Session 1

Changes in General Program Information

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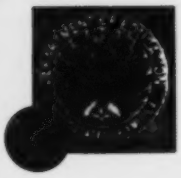
Session 1: Changes in General Program Information

Objectives

In this introductory session, you will learn:

1. What resources are available for updates on development of guidance related to the Higher Education Amendments of 1998.
2. The process and schedule for Negotiated Rulemaking.
3. The changes made to the Master Calendar.
4. About the student loan ombudsman, a new office in the Department of Education that will assist borrowers in resolving problems regarding their Title IV loans.

Form Approved
OMB Number: 1840-0112
Expiration Date: 11/30/99



U.S. Department of Education
Office of Postsecondary Education
Student Financial Assistance Programs

Training Assessment Form

Title IV Student Financial Assistance Programs

Date: _____ Region: _____ Location: _____

The information collected on this form will be used by Student Financial Assistance Programs to determine the effectiveness of the training and materials provided. Any information you provide will be deemed confidential. You are not required to answer any of the questions on this form. Names will not be published in any compilation of this data.

Identification of Respondent (optional)

Name _____ Position _____

Institution/Agency _____

Street or P.O. Box # _____

City _____

State _____ Zip Code _____

Type of Institution/College:

__ One-year or less __ Public
__ Two- or Three-year __ Private nonprofit
__ Four-year or more __ Private proprietary

Length of time in financial aid related responsibilities: (years/months) _____

Title IV Programs you participate in: ___ *Federal Pell* ___ *Federal Direct Loans*
___ *Federal Family Educational Loan Programs* ___ *Federal Campus-Based Programs*

Training Content *(Please respond to each of the following questions.)*

1. Did the workshop provide information that you can apply to your work? Yes/No If No, why not?

_____

2. Which sessions were the most beneficial to you?

_____

3. Which sessions were the least beneficial to you?

_____

4. How would you suggest the training content be expanded or reduced?

_____

Training Facilities

5. Were you satisfied with the facilities (training room(s), hotel accommodations, location, accessibility, learning environment, etc.)? Yes/No If No, why not?

_____

_____

_____

_____

Training Materials

6. Check **all** the phrases that describe the training *materials*, including the *overheads*.

- ☐ Well-organized
- ☐ Difficult to follow
- ☐ Clear and concise
- ☐ Too complex
- ☐ Accurate
- ☐ Inaccurate
- ☐ Consistent
- ☐ Inconsistent
- ☐ Contributed to my learning
- ☐ Not relevant to my job
- ☐ Attractive and attention-getting
- ☐ Too detailed
- ☐ Useful charts and illustrations
- ☐ Not enough charts and illustrations
- ☐ Relevant case studies and exercises
- ☐ Not enough case studies and exercises
- ☐ Useful for future reference
- ☐ Other _____

Instructors

7. Circle Yes or No for each characteristic.

(Instructor's Name)	*Clear Presenter ?*		*Well-Organized Presenter ?*		*Knowledge-able About Subject ?*		*Responsive To Questions ?*		*(Other Comments)*
	Yes	No	Yes	No	Yes	No	Yes	No	
	Yes	No	Yes	No	Yes	No	Yes	No	
	Yes	No	Yes	No	Yes	No	Yes	No	
	Yes	No	Yes	No	Yes	No	Yes	No	
	Yes	No	Yes	No	Yes	No	Yes	No	
	Yes	No	Yes	No	Yes	No	Yes	No	

Comments

8. What suggestions would you offer to improve the workshop/materials?_____

_____

9. What additional training would you like the U. S. Department of Education to provide?_____

_____

10. Other Comments and Suggestions

(Please use this space to elaborate on any of the previous questions, or to make additional comments or suggestions about this training.)

_____

_____

_____

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Reauthorization Training

Welcome

1-1

Workshop Sessions

1—General Program Information
2—Student Eligibility
3—Institutional Eligibility
4—Pell & Campus-Based Programs
5—Loan Programs
6—Other Provisions
7—RFMS Overview

1-2

Session 1: Changes in General Program Information

1-3

Session 1 Objectives

- Learn about available resources for updates on guidance
- Understand the process and schedule for Negotiated Rulemaking
- Understand changes made to the Master Calendar
- Learn about the student loan ombudsman

1-4

Higher Education Amendments of 1998

- Enacted October 7, 1998
- Implementation of changes ongoing
- Guidance issued (GEN-98-28)
- Negotiated Rulemaking in progress

1-5

For Updates http://ifap.ed.gov

1-6

Negotiated Rulemaking

BEFORE:

- Department identified provisions
- Department oversaw process
- Impartial arbitrator led sessions

Negotiated Rulemaking

AFTER:

- All Title IV regulations subject to process
- ED required to develop proposed regulations with community
- Process must be timely
- Other elements remain

Negotiated Rulemaking

HOW:

- Committee I: Lender and Guaranty Agency Issues
- Committee II: Loan Issues (FFEL, Direct Loan and Perkins Loan Programs)
- Committee III: Refunds, Program, and Student Eligibility Issues
- Committee IV: Institutional Eligibility Issues

Negotiated Rulemaking

HOW:

- Process underway
- Meetings scheduled throughout 1999

WHEN:

- New process applies to all regulations developed after October 7, 1998

1-10

Master Calendar

BEFORE:

- Regulations had to be published by December 1 to be effective following July 1

1-11

Master Calendar

AFTER:

- Regulations must be published by November 1 to be effective following July 1
- ED must publish software and hardware requirements by December 1

WHEN:

- New provisions affect any regulations issued after October 7, 1998

1-12

Student Loan Ombudsman

BEFORE:

- Student borrowers left on their own

1-13

Student Loan Ombudsman

AFTER:

- Student Loan Ombudsman assists borrowers in resolving complaints
- COO analyzes and reports on resolution of borrower complaints

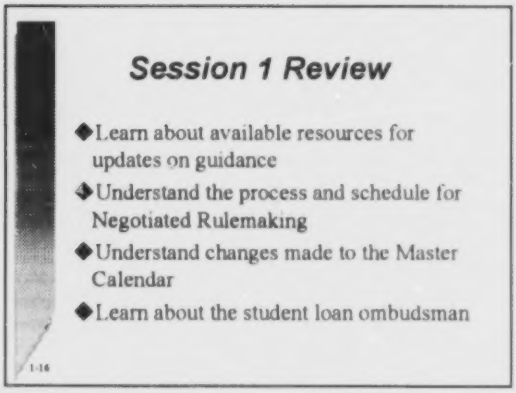
1-14

Student Loan Ombudsman

WHEN:

- ED is in the process of creating a Student Loan Ombudsman

1-15


Session 1 Review
◆Learn about available resources for updates on guidance
◆Understand the process and schedule for Negotiated Rulemaking
◆Understand changes made to the Master Calendar
◆Learn about the student loan ombudsman
1-16

Schedule of Negotiated Rulemaking Meetings and the Issuance of Regulatory Guidance

March 22–24	Committee I meets for the third time
March 24–26	Committee II meets for the third time
April 6–8	Committee III meets for the third time
April 8–10	Committee IV meets for the third time
April 19–21	Committee I meets for the fourth time
April 21–23	Committee II meets for the fourth time
May 3–5	Committee III has fourth meeting
May 5–7	Committee IV has fourth meeting
May 17–19	Committee I has last meeting
May 19–21	Committee II has last meeting
May 24–26	Committee III has last meeting
May 26–28	Committee IV has last meeting
June 14–18	ED publishes NPRMs from Committees I and II
June 21–25	ED publishes NPRMs from Committees III and IV
October 18–22	ED publishes Final regulations from Committees I and II
October 25–29	ED publishes Final regulations from Committees III and IV
July 1, 2000	REGULATIONS ARE EFFECTIVE

Effective Dates for Reauthorization Provisions in Session 1

Provision	Effective Date			
	10/1/98	10/7/98	2000-2001 Award Year	Other Date
Changes in Negotiated Rulemaking		✔		
Changes to Master Calendar		✔		
Creation of Student Loan Ombudsman				In Progress

Food for Thought

1. Will the modified Negotiated Rulemaking process affect student aid administration significantly?
2. Will the changes in the Master Calendar significantly affect administration of student aid on your campus?
3. How could the creation of the Student Loan Ombudsman benefit student loan borrowers?

Notes

Notes

Session 2

Changes in Student Eligibility and Financial Need

Objectives

In this session you will learn:

1. How the Income Protection Allowance (IPA) guidelines have changed for independent students.
2. Other changes that will affect the Expected Family Contribution (EFC) or cost of attendance, including the treatment of parents in college, negative available income, and proration of the student's contribution for enrollment periods less than 9 months long.
3. The new parameters for professional judgement.
4. How convictions for drug-related offenses will affect student eligibility.

Session 2: Changes in Student Eligibility and Financial Need

2-1

Session 2 Objectives

- Know how the Income Protection Allowance (IPA) has changed
- Understand other changes that affect Expected Family Contribution (EFC)
- Learn new professional judgement parameters
- Know how drug convictions will affect student eligibility

2-2

Financial Need/ Cost of Attendance

- Cost of attendance may include a documented allowance for computer rental or purchase expenses
- Minimum living allowances removed

Effective October 7,1998

2-3

Cost of Attendance (COA)

BEFORE:

- Cost of personal computers, unless required, were excluded

AFTER:

- Such costs, if documented, can now be included

WHEN:

- Effective: periods of enrollment beginning on or after October 7, 1998

24

Cost of Attendance (COA)

BEFORE:

- Minimum allowance for students living with parents or off-campus

AFTER:

- No statutory minimum; must use reasonable living expense allowance

WHEN:

- Effective: periods of enrollment beginning on or after October 7, 1998

25

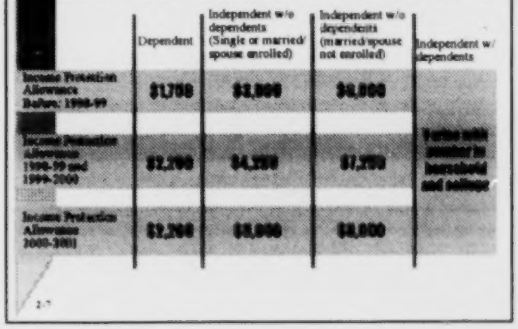
Financial Need/EFC

- Modifications to Income Protection Allowance (IPA):
  - Single independent and married independent/ no dependents/ spouse in college: $5,000
  - Married independent / spouse not enrolled in college: $8,000
  - Dependent: $2,200

Effective 2000-2001 Award Year

26

Income Protection Allowance



Financial Need/EFC

- Parents attending college excluded from number of family members in college

Effective 2000-2001 Award Year

2.8

Financial Need/EFC

- Student's contribution is offset when parents' income is lower than standard expense allowance (available parent income is negative)
- Dependent student's contribution component of EFC prorated for periods shorter than nine months

Effective 2000-2001 Award Year

2.9

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Financial Need/EFC

- Special circumstances for professional judgement are clarified, can include:
  - Elementary/secondary tuition paid for other children
  - Unreimbursed medical and dental expenses
  - Unemployment of parent
  - Other changes to income, assets, or student's dependency status

2-10

Effective October 1, 1998

Financial Need

- Financial Aid Administrator (FAA) can use professional judgement to refuse to certify, or certify for less than the borrower's eligible amount
  - Must document the reason
  - Must notify the borrower and give reason

2-11

Effective October 1, 1998

Financial Need

- V.A. Montgomery Bill V.A. and Americorps benefits considered as other aid for Title IV eligibility
  - Exceptions: not considered for Stafford or Direct subsidized loans.

2-12

Effective October 1, 1998

Financial Need/EFC

- ED is given authority to :
  - Collect parents' names, Social Security numbers, and dates of birth on aid application
  - Verify this information with Social Security Administration
  - Confirm information with Internal Revenue Service

Effective 2000-2001 Award Year

Student Eligibility

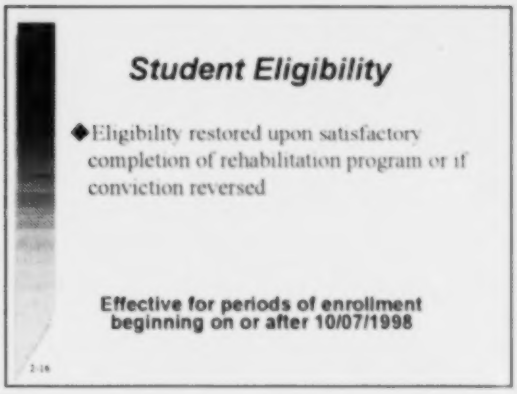
- If a student is convicted of any offense involving the possession of a controlled substance, student ineligible for Title IV aid for :
  - One year after the first conviction
  - Two years after the second conviction
  - Indefinitely after the third conviction

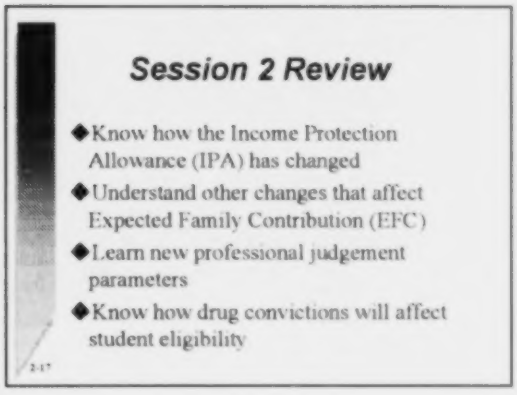
Effective for periods of enrollment beginning on or after 10/07/1998

Student Eligibility

- If a student is convicted of any offense involving the sale of a controlled substance, student ineligible for Title IV aid for :
  - Two years following the first conviction
  - Indefinitely after the second conviction

Effective periods of enrollment beginning on or after 10/07/1998


Student Eligibility
◆Eligibility restored upon satisfactory completion of rehabilitation program or if conviction reversed
Effective for periods of enrollment beginning on or after 10/07/1998


Session 2 Review
◆Know how the Income Protection Allowance (IPA) has changed
◆Understand other changes that affect Expected Family Contribution (EFC)
◆Learn new professional judgement parameters
◆Know how drug convictions will affect student eligibility

Before	After
1) $1500 minimum COA allowance for students living at home	a) $1,000 required b) $500 required c) no set minimum, but must have a reasonable allowance
2) Parents enrolled in postsecondary school included in total family members enrolled	a) parents not included b) parents not included, but could be using professional judgement c) parents included only if attending full-time
3) Schools could not consider laptops or other PCs as educational expenses to determine Title IV aid eligibility	a) schools may include such costs, if documented b) schools must systematically include an allowance for such costs for all students c) schools may include such cost for students in business programs only

Answers:

1) c, 2) b, 3) a

Income Protection Allowance

	Dependent	Independent without dependents (Single or married/spouse enrolled)	Independent without dependents (married/spouse not enrolled)	Independent with dependents
Income Protection Allowance Before: 1998-99	$1,750	$3,000	$6,000	Varies with number in household and college
Income Protection Allowance 1998-99 and 1999-2000	$2,200	$4,250	$7,250	
Income Protection Allowance 2000-2001	$2,200	$5,000	$8,000	

Effective Dates for Reauthorization Provisions in Session 2

Provision	Effective Date			
	10/1/98	10/7/98	2000-2001 Award Year	Other Date
Personal Computers & Cost of Attendance		✔		
Equipment for Telecommunication Study		✔		
Reasonable Living Allowance		✔		
Income Protection Allowance			✔	
Parents Attending College			✔	
Student Contribution in EFC			✔	
Professional Judgement				Not a new provision
Montgomery Bill and Americorps Benefits	✔			
Verification of Applicant Data			✔	
Conviction for Drug Related Offenses		✔		

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Food for Thought

1. How will the changes to the need analysis calculations (e.g. income protection allowance and negative available income offset) affect financial aid packages on your campus?
2. Does the inclusion of parents attending college as a special circumstance that can serve as the basis for use of professional judgement ease any concerns you had in previously exercising such judgement? Will including examples of professional judgement in the law affect the way you exercise PJ on your campus?
3. Do you think that, in the aggregate, all of the changes discussed in Session Two that affect eligibility determinations will have a significant impact on your students and their aid packages?

Notes

Notes

Session 3

Institutional Eligibility and Administrative Requirements

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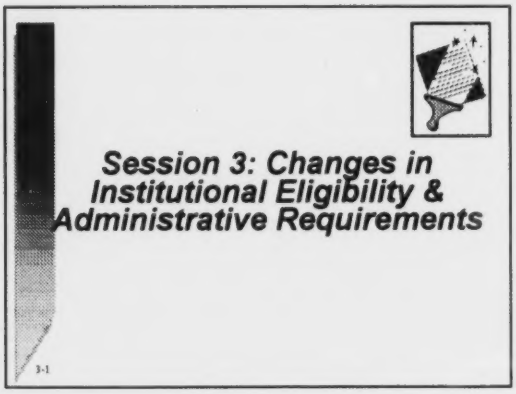
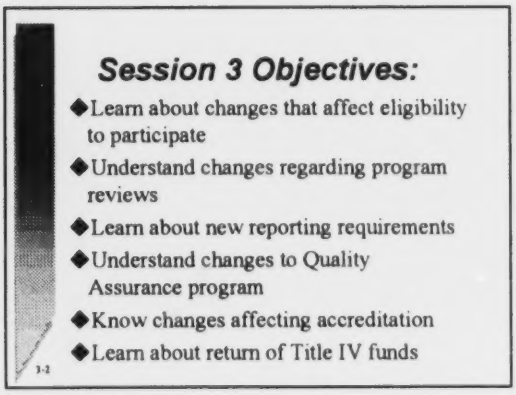
Objectives

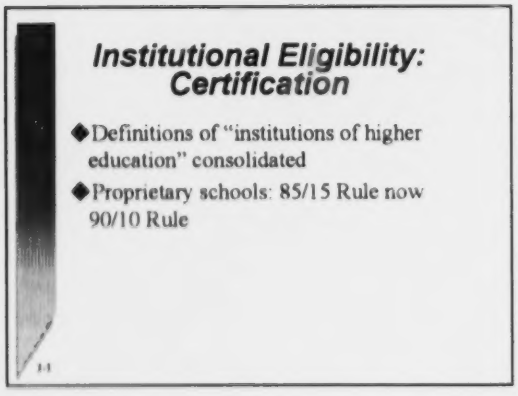
In this session, we will discuss changes that affect institutional eligibility and certain institutional administrative requirements.

In particular, at the end of this session you will learn:

1. About changes that affect a school's ability to participate in the programs.
2. How changes regarding program reviews will affect campus operations.
3. About new reporting requirements, including the additional information about campus crimes that must be made available.
4. About changes to the Quality Assurance program.
5. How changes in policies affecting accreditation might affect campuses.


Session 3: Changes in Institutional Eligibility & Administrative Requirements
3-1


Session 3 Objectives:
◆Learn about changes that affect eligibility to participate
◆Understand changes regarding program reviews
◆Learn about new reporting requirements
◆Understand changes to Quality Assurance program
◆Know changes affecting accreditation
◆Learn about return of Title IV funds
3-2


Institutional Eligibility: Certification
◆Definitions of "institutions of higher education" consolidated
◆Proprietary schools: 85/15 Rule now 90/10 Rule
3-3

Institutional Eligibility: Certification

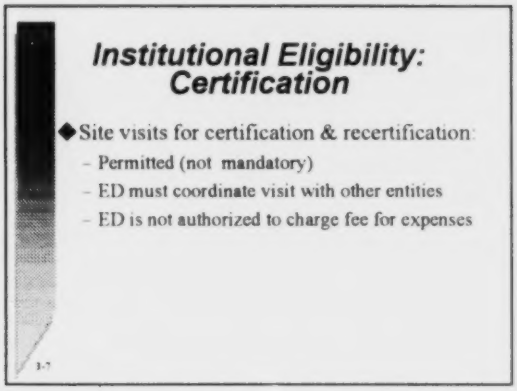
- Eligible telecommunications programs may include certificate programs
- Restrictions:
  - Not considered a correspondence program
  - Less than 50% of school's courses are telecom or correspondence
  - 50% or more of school's programs lead to a degree

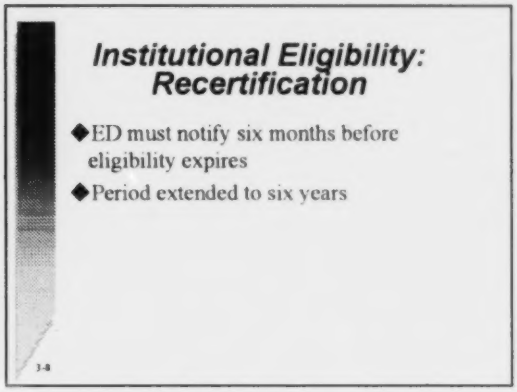
85/15 Rule

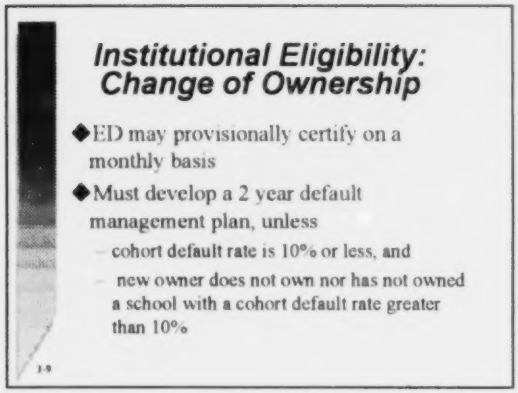
- BEFORE:
  85% limit of Title IV funds as proportion of revenue
- AFTER:
  90% limit of Title IV funds as proportion of revenue
- WHEN:
  School's first fiscal year that includes October 1, 1998

Institutional Eligibility: Certification

- Schools keep copy of contract with any financial aid service providers or loan servicers


Institutional Eligibility: Certification
◆Site visits for certification & recertification:
– Permitted (not mandatory)
– ED must coordinate visit with other entities
– ED is not authorized to charge fee for expenses
3-7


Institutional Eligibility: Recertification
◆ED must notify six months before eligibility expires
◆Period extended to six years
3-8


Institutional Eligibility: Change of Ownership
◆ED may provisionally certify on a monthly basis
◆Must develop a 2 year default management plan, unless
– cohort default rate is 10% or less, and
– new owner does not own nor has not owned a school with a cohort default rate greater than 10%
3-9

Institutional Eligibility: Voter Registration

- If a school is located in a state exempt from section 4 (b) of the National Voter Registration Act it must:
  - Request mail voter registration forms from the state and distribute them to students enrolled in degree programs, and
  - Make such forms available to all students

3-10

Institutional Eligibility: Program Reviews

- Program review selection factors:
  - Top 25% cohort default > 25%
  - Top 25% loan $ in default
  - Large fluctuations in Stafford, Direct Loan and/or Pell Grant volume
  - Reported by states to have deficiencies or problems
  - Determined by ED as at risk

3-11

Institutional Eligibility: Program Reviews

- ED must provide:
  - Guidelines and procedures
  - Information on adverse findings

3-12

Institutional Eligibility: Default Rate

- Program costs of lost appeal borne by institution
- ED considers mitigating circumstances
- Schools granted access to default records

3-13

Administrative Requirements: Reporting

- Information dissemination by July 1
- Completion and graduation rates
- Annual revenue and expense reporting

3-14

Administrative Requirements: Reporting

- Reportable campus crimes expanded:
  - Manslaughter, arson, referrals for disciplinary action due to drug related or liquor law violations, or weapons possession
  - Crimes motivated by prejudice
  - Crimes that occur near campuses

3-15

Administrative Requirements: Reporting

- Campus crime (continued)
  - Schools must maintain daily log
  - ED can fine schools
  - Schools can withhold information in certain circumstances

3-16

Administrative Requirements: Reporting

- ED to publish an annual report, comparing college tuition and fees
  - Schools to provide timely/ accurate data
  - Or be subject to a $25,000 fine

3-17

Quality Assurance

BEFORE:

- Alternative systems and procedures limited to verification
- ED could waive any verification requirement

3-18

Quality Assurance

AFTER:

- Alternative systems now also include
  - Processing and disbursement of funds
  - Loan entrance and exit counseling
- Selection criteria ensure more diversity among participating schools

WHEN:

- Effective: October 1, 1998

Experimental Sites

BEFORE:

- ED had autonomy selecting participants
- ED had limited authority granting regulatory waivers

Experimental Sites

AFTER:

- ED must consult with Congress
- Has broader authority to grant regulatory relief
- Results of experiments will influence future amendments to Higher Education Act

Experimental Sites

WHEN:

- Sites participating as of October 7, 1998 must meet new provisions by June 30, 1999 to continue
- ED must report to Congress on prior experiments by April 7, 1999

3-22

Distance Education Demonstration Programs

Purpose:

- Test quality and viability of distance programs,
- Increase access to higher education, and
- Determine
  - Best means of instruction
  - Regulatory relief needed
  - Appropriate level of student aid

3-23

Distance Education Demonstration Programs

Participation:

- Up to 15 projects the first year
- Up to 35 additional projects the third year
- See http://www.ed.gov/offices/OPE/PPI/DistEd for details

3-24

Distance Education Demonstration Programs

Participating schools will:

- Provide data for project
- Have regulations that hinder distance education waived

3-25

Distance Education Demonstration Programs

ED will:

- Publish list of participant programs
- Report results to Congress
- Use results to improve regulations regarding distance education

3-26

Institutional Eligibility: Accreditation

Accrediting Bodies

- Must assess distance learning programs
- Not required to consider tuition and fees in relation to subject matter
- Not required to make unannounced visits to vocational and training schools
- Can make unannounced visits to problem schools
- Authorized to take corrective steps, within a twelve-month timeframe, in lieu of termination

3-27

Institutional Eligibility: Accreditation

The Department of Education

- Must determine the scope of recognition for an agency
- Will include accreditation of schools offering distance education programs if such programs are included in the scope
- Must maintain information associated with the accreditation process
- Must make public the reason for denying recognition of an agency

Return of Funds

- Penalty assessed for willful failure to return funds (not tied to new provisions)
- Applies to unreturned funds first required to be returned 90 days after 10/7/1998
- Substantial control: high level executive (e.g. president or other CEO, owner, CFO)

Refunds/ Repayments

BEFORE:

- Required to compare 3 policies
- Only first-year students pro-rata
- Federal policy applied to non-federal funds

Return of Title IV Funds

AFTER:

- One simplified policy for all
- Applies only to Title IV funds
- Student grant repayment limited to 50%

Return of Title IV Funds

WHEN:

- Options:
  - October 7, 2000
  - Before

Step 1: Basic Information

Number of Days/ Hours Completed
÷ Number of Days/ Hours in Period
= Percentage Earned*
* 100% if greater than 60%

100% - Percentage Earned = Percentage Unearned

Withdrawal Date

One of the following:

- Date from attendance records
- When student began withdrawal process
- When student provided official notification of intent to withdraw
- Period midpoint or later as determined by the school

I-34

Step 2: Determine Amount of Earned Title IV Aid

Percentage Earned
X Total Title IV Disbursement
= Amount of Earned Title IV Aid

I-35

Step 3: Determine Amount of Unearned Title IV Aid

Percentage Unearned
X Total Title IV Disbursement
= Amount of Unearned Title IV Aid

I-36

Step 4: Determine Title IV Aid to be Disbursed

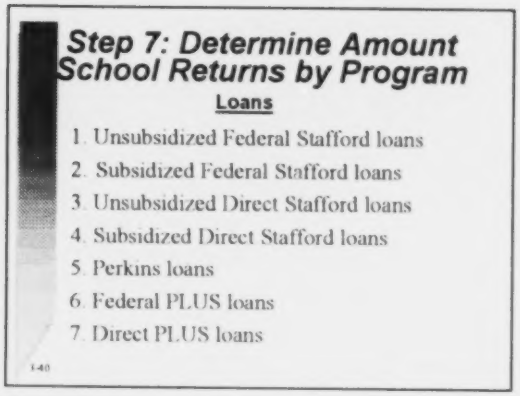
Amount of Earned Title IV Aid
− Actual Title IV Disbursement
= Disbursement Due

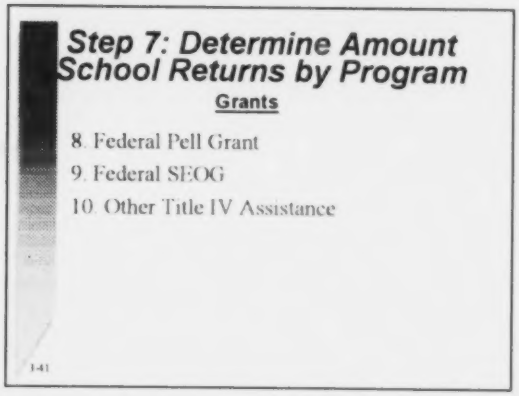
Step 5: Determine Title IV Aid to be Returned

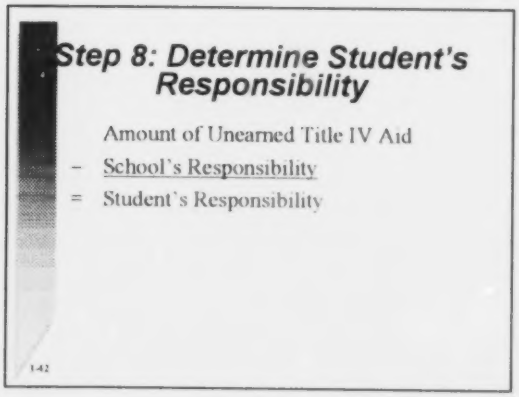
Actual Title IV Disbursement
− Amount of Earned Title IV Aid
= Total Amount of Title IV Aid to be Returned

Step 6: Calculate School's Responsibility

Lesser of:
Amount of Unearned Title IV Aid
and
Institutional Charges X Percentage Unearned
= School's Responsibility


Step 7: Determine Amount School Returns by Program
Loans
1. Unsubsidized Federal Stafford loans
2. Subsidized Federal Stafford loans
3. Unsubsidized Direct Stafford loans
4. Subsidized Direct Stafford loans
5. Perkins loans
6. Federal PLUS loans
7. Direct PLUS loans
140


Step 7: Determine Amount School Returns by Program
Grants
8. Federal Pell Grant
9. Federal SEOG
10. Other Title IV Assistance
141


Step 8: Determine Student's Responsibility
Amount of Unearned Title IV Aid
- School's Responsibility
= Student's Responsibility
142

Step 9: Determine Amount Student Returns by Program

Loans

1. Unsubsidized Federal Stafford loans*
2. Subsidized Federal Stafford loans*
3. Unsubsidized Direct Stafford loans*
4. Subsidized Direct Stafford loans*
5. Perkins loans*
6. Federal PLUS loans*
7. Direct PLUS loans*

*In accordance with terms of promissory note

143

Step 9: Determine Amount Student Returns by Program

Grants

8. Federal Pell Grant x 50%
9. Federal SEOG x 50%
10. Other Title IV Assistance

144

Leave of Absence

Student not withdrawn if:

- ◆School has a formal leave of absence policy, and
- ◆Policy was followed when:
  - Student requested leave
  - School granted leave

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Case Study #1

School Profile

Filmore University is a four-year college. FU participates in Federal Pell, Title IV campus-based and FFEL programs. The academic year for all programs consists of two semesters, each eighteen weeks in length. Coursework is measured in credit hours.

Student Profile

Jane Rushton enrolled for the fall semester at Filmore University. Her costs for the semester are as follows (charges paid directly to the college are indicated with an asterisk):

Tuition & fees*	$7,000
Room & board*	$3,000
Books & supplies	$450
Transportation	$350
Personal expenses	$300

Jane was awarded the following aid for the year:

Federal Pell	$2,150
Federal SEOG	$1,500
Federal Stafford Loan (subsidized)	$2,625
Federal Work Study	$1,500
Filmore Scholarship	$5,000

The semester began on August 17 and the last day of the semester is December 20, 125 calendar days later. On October 25, 69 calendar days after the semester began, Jane officially withdrew from all her courses and stopped attending classes.

Disbursement and Payments

The following aid had been disbursed to her student account at the school:

Pell	$1,075
SEOG	$750
Federal Stafford Loan	$1,260
Filmore Scholarship	$2,500

All aid was disbursed that could have been disbursed during the payment period. She had earned Federal Work-Study each week.

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Treatment of Title IV Funds When a Student Withdraws

Student's Name _____ **Social Security Number** _____

STEP 1: Basic Information

	Disbursed	Could Have Been Disbursed		Disbursed	Could Have Been Disbursed
Unsubsidized Federal Stafford Loans			Federal PLUS		
Subsidized Federal Stafford Loans			Direct PLUS		
Unsubsidized Direct Stafford Loans			Pell Grants		
Subsidized Direct Stafford Loans			FSEOG		
Perkins Loan			Other Title IV programs Do not include FWS.		

A. Title IV aid disbursed (NOT aid that could have been disbursed) for the payment period or period of enrollment — A

B. Total Title IV aid disbursed, or that could have been disbursed, for the payment period or period of enrollment — B

C. Percentage of payment period or period of enrollment completed

☐ If school is not required to take attendance and student withdrew without notification, enter 50% in line C (or the school may choose to use a documented attendance date that is past the 50% point).

Withdrawal date _____ Payment period or period of enrollment start date and end date _____ _____

Calendar days completed in the payment period or period of enrollment divided by the total calendar days in the payment period or period of enrollment OR ____ ÷ ____

Clock hours completed in the payment period or period of enrollment divided by the total clock hours in the payment period or period of enrollment ____ ÷ ____ — C

D. Institutional charges for the payment period or period of enrollment — D

E. Percentage of Title IV aid earned (equal to line C up to 60%, otherwise 100%) — E

F. Percentage of Title IV aid unearned (100% - line E) — F

STEP 2: Amount of Title IV Aid Earned by the Student

G. Percentage of Title IV aid earned (line E) x Title IV aid disbursed or could have been disbursed for the payment period or period of enrollment (line B) ____ (line E) x ____ (line B) — G

STEP 3: Amount of Title IV Aid Unearned by the Student

H. Percentage of Title IV aid unearned (line F) x Title IV aid disbursed or could have been disbursed for the payment period or period of enrollment (line B) ____ (line F) x ____ (line B) — H

STEP 4: Total Title IV Aid to be Disbursed

I. If the amount of Title IV aid earned (line G) is greater than the amount of Title IV aid disbursed for the payment period or period of enrollment (line A), subtract Title IV aid disbursed for the payment period or period of enrollment (line A) from the amount of Title IV aid earned (line G). This is the amount of the disbursement due. ____ (line G) – ____ (line A)

If a disbursement is due, do not complete steps 5-9. — I

STEP 5: Total Unearned Title IV Aid to be Returned

J. If the amount of Title IV aid earned (line G) is less than the amount of Title IV aid disbursed for the payment period or period of enrollment (line A), subtract the amount of Title IV aid earned (line G) from Title IV aid disbursed for the payment period or period of enrollment (line A). This is the amount of Title IV aid that must be returned.

[ ] – [ ] J [ ]
line A line G

STEP 6: Amount of Unearned Title IV Aid Due from the SCHOOL

K. Multiply institutional charges for the payment period or period of enrollment (line D) times the percentage of Title IV aid unearned (line F)

[ ] x [ ] K [ ]
line D line F

L. Compare the amount of Title IV aid unearned (line K) to line K and enter the lesser amount. L [ ]

STEP 7: Return of Funds by the SCHOOL

The school must return the unearned aid for which the school is responsible (line L) by repaying funds to the following sources, in order, up to the total received from each source until the amount in line L is reached.

	Amount for School to return	Amount Remaining for the Program		Amount for School to return	Amount Remaining for the Program
Unsubsidized Federal Stafford Loans			Federal PLUS		
Subsidized Federal Stafford Loans			Direct PLUS		
Unsubsidized Direct Stafford Loans			Pell Grants		
Subsidized Direct Stafford Loans			FSEOG		
Perkins Loan			Other Title IV programs		

STEP 8: Amount of Unearned Title IV Due from the STUDENT

M. The amount of Title IV aid unearned to be returned (line J) – the amount of Title IV aid due from the school (line L)

[ ] – [ ] M [ ]
line J line L

STEP 9: Return of Funds by the STUDENT

The student (or parent for a PLUS loan) must return unearned aid for which the student is responsible (line M) in the following order:

	Amount for Student to return	Amount Remaining for the Program		Initial amount to return	Amount for Student to return	Amount Remaining for the Program
Unsubsidized Federal Stafford Loans*			Pell Grants	x 50%=		
Subsidized Federal Stafford Loans*			FSEOG	x 50%=		
Unsubsidized Direct Stafford Loans*			Other Title IV programs			
Subsidized Direct Stafford Loans*			(x 50% for grant funds)			
Perkins Loan*						
Federal PLUS*						
Direct PLUS*						

*Loan amounts are returned in accordance with the terms of the loan.

Case Study #2

School Profile

Ferndale Community College (FCC) offers one and two year programs. FCC participates in the Federal Pell and FFEL programs. The academic year consists of four quarters, each eight weeks in length.

Student Profile

Wade Fox enrolled for the fall quarter at FCC and rented an apartment off campus. His costs for the quarter are as follows (charges paid directly to the college are indicated with an asterisk):

Tuition & fees*	$700
Room & board	$1,300
Books & supplies	$250
Transportation	$200
Personal expenses	$400

Wade was awarded the following aid for the year:

Federal Pell	$2,150
Federal Stafford Loan (subsidized)	$3,500
State Grant (non-SSIG)	$1,200

The quarter began on August 24, and the last day of the quarter is October 18, 55 calendar days later. Wade stopped attending classes September 10, 17 calendar days after the quarter began. He didn't officially withdraw until September 23, 30 calendar days after the quarter began. Since attendance is not taken, his absence went unnoticed by faculty and administration of the college between September 10 and 23.

Disbursement and Payments

The following aid was disbursed or paid:

Stafford Loan (subsidized)	$840
Federal Pell	$538
State Grant	$400

All aid was disbursed that could have been disbursed.

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Treatment of Title IV Funds When a Student Withdraws

Student's Name _____ **Social Security Number** _____

STEP 1: Basic Information

	Disbursed	Could Have Been Disbursed		Disbursed	Could Have Been Disbursed
Unsubsidized Federal Stafford Loans			Federal PLUS		
Subsidized Federal Stafford Loans			Direct PLUS		
Unsubsidized Direct Stafford Loans			Pell Grants		
Subsidized Direct Stafford Loans			FSEOG		
Perkins Loan			Other Title IV programs (Do not include FWS.)		

A. Title IV aid disbursed (NOT aid that could have been disbursed) for the payment period or period of enrollment — A

B. Total Title IV aid disbursed, or that could have been disbursed, for the payment period or period of enrollment — B

C. Percentage of payment period or period of enrollment completed

☐ If school is not required to take attendance and student withdrew without notification, enter 50% in line C (or the school may choose to use a documented attendance date that is past the 50% point).

Withdrawal date _____ Payment period or period of enrollment start date and end date _____ _____

Calendar days completed in the payment period or period of enrollment divided by the total calendar days in the payment period or period of enrollment OR ☐ ÷ ☐

Clock hours completed in the payment period or period of enrollment divided by the total clock hours in the payment period or period of enrollment ☐ ÷ ☐ — C

D. Institutional charges for the payment period or period of enrollment — D

E. Percentage of Title IV aid earned (equal to line C up to 60%, otherwise 100%) — E

F. Percentage of Title IV aid unearned (100% - line E) — F

STEP 2: Amount of Title IV Aid Earned by the Student

G. Percentage of Title IV aid earned (line E) x Title IV aid disbursed or could have been disbursed for the payment period or period of enrollment (line B) ☐ (line E) x ☐ (line B) — G

STEP 3: Amount of Title IV Aid Unearned by the Student

H. Percentage of Title IV aid unearned (line F) x Title IV aid disbursed or could have been disbursed for the payment period or period of enrollment (line B) ☐ (line F) x ☐ (line B) — H

STEP 4: Total Title IV Aid to be Disbursed

I. If the amount of Title IV aid earned (line G) is greater than the amount of Title IV aid disbursed for the payment period or period of enrollment (line A), subtract Title IV aid disbursed for the payment period or period of enrollment (line A) from the amount of Title IV aid earned (line G). This is the amount of the disbursement due. ☐ (line G) – ☐ (line A)

If a disbursement is due, do not complete steps 5-9. — I

STEP 5: Total Unearned Title IV Aid to be Returned

J. If the amount of Title IV aid earned (line G) is less than the amount of Title IV aid disbursed for the payment period or period of enrollment (line A), subtract the amount of Title IV aid earned (line G) from Title IV aid disbursed for the payment period or period of enrollment (line A). This is the amount of Title IV aid that must be returned.

[ ] – [ ] J [ ]
line A line G

STEP 6: Amount of Unearned Title IV Aid Due from the SCHOOL

K. Multiply institutional charges for the payment period or period of enrollment (line D) times the percentage of Title IV aid unearned (line F)

[ ] x [ ] K [ ]
line D line F

L. Compare the amount of Title IV aid unearned (line H) to line K and enter the lesser amount. L [ ]

STEP 7: Return of Funds by the SCHOOL

The school must return the unearned aid for which the school is responsible (line L) by repaying funds to the following sources, in order, up to the total received from each source until the amount in line L is reached.

	Amount for School to return	Amount Remaining for the Program		Amount for School to return	Amount Remaining for the Program
Unsubsidized Federal Stafford Loans			Federal PLUS		
Subsidized Federal Stafford Loans			Direct PLUS		
Unsubsidized Direct Stafford Loans			Pell Grants		
Subsidized Direct Stafford Loans			FSEOG		
Perkins Loan			Other Title IV programs		

STEP 8: Amount of Unearned Title IV Due from the STUDENT

M. The amount of Title IV aid unearned to be returned (line J) – the amount of Title IV aid due from the school (line L)

[ ] – [ ] M [ ]
line J line L

STEP 9: Return of Funds by the STUDENT

The student (or parent for a PLUS loan) must return unearned aid for which the student is responsible (line M) in the following order:

	Amount for Student to return	Amount Remaining for the Program		Initial amount to return	Amount for Student to return	Amount Remaining for the Program
Unsubsidized Federal Stafford Loans*			Pell Grants	x 50%=		
Subsidized Federal Stafford Loans*			FSEOG	x 50%=		
Unsubsidized Direct Stafford Loans*			Other Title IV programs			
Subsidized Direct Stafford Loans*			(x 50% for grant funds)			
Perkins Loan*						
Federal PLUS*						
Direct PLUS*						

*Loan amounts are returned in accordance with the terms of the loan.

Case Study #3

School Profile

Technical Institute offers 900- and 1200-clock hour programs and charges for the entire program at the time of enrollment. The 900-hour program lasts for 30 weeks and is divided into two payment periods (450 hours each). The 1200-hour program is 40 weeks long and is divided into 3 payment periods: 450 hours, 450 hours and 400 hours.

Student Profile

Geraldine Hayes enrolled in a 900-hour program at Technical. She rents an apartment, and her costs for the program are as follows (charges paid directly to the school are indicated with an asterisk):

Tuition & fees*	$3,800
Room & board	$2,800
Books & supplies	$650
Transportation	$900
Personal expenses	$400

Geraldine was awarded the following aid for the year:

Federal SEOG	$2,000
Federal Pell	$2,300

Geraldine began her program on February 19 and withdrew on July 14 after completing 450 clock hours (50% of the program).

Disbursement and Payments

The following aid was disbursed to Geraldine and her parents:

Federal SEOG	$2,000
Federal Pell Grant	$2,300

All aid was disbursed that could have been disbursed in the payment period.

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Treatment of Title IV Funds When a Student Withdraws

Student's Name _____ **Social Security Number** _____

STEP 1: Basic Information

	Disbursed	Could Have Been Disbursed		Disbursed	Could Have Been Disbursed
Unsubsidized Federal Stafford Loans			Federal PLUS		
Subsidized Federal Stafford Loans			Direct PLUS		
Unsubsidized Direct Stafford Loans			Pell Grants		
Subsidized Direct Stafford Loans			FSEOG		
Perkins Loan			Other Title IV programs (Do not include FWS)		

A. Title IV aid disbursed (NOT aid that could have been disbursed) for the payment period or period of enrollment — A [ ]

B. Total Title IV aid disbursed, or that could have been disbursed, for the payment period or period of enrollment — B [ ]

C. Percentage of payment period or period of enrollment completed

☐ If school is not required to take attendance and student withdrew without notification, enter 50% in line C (or the school may choose to use a documented attendance date that is past the 50% point).

Withdrawal date _____ Payment period or period of enrollment start date and end date _____ _____

Calendar days completed in the payment period or period of enrollment divided by the total calendar days in the payment period or period of enrollment OR [ ] ÷ [ ]

Clock hours completed in the payment period or period of enrollment divided by the total clock hours in the payment period or period of enrollment [ ] ÷ [ ] — C [ ]

D. Institutional charges for the payment period or period of enrollment — D [ ]

E. Percentage of Title IV aid earned (equal to line C up to 60%, otherwise 100%) — E [ ]

F. Percentage of Title IV aid unearned (100% - line E) — F [ ]

STEP 2: Amount of Title IV Aid Earned by the Student

G. Percentage of Title IV aid earned (line E) x Title IV aid disbursed or could have been disbursed for the payment period or period of enrollment (line B) [ ] (line E) x [ ] (line B) — G [ ]

STEP 3: Amount of Title IV Aid Unearned by the Student

H. Percentage of Title IV aid unearned (line F) x Title IV aid disbursed or could have been disbursed for the payment period or period of enrollment (line B) [ ] (line F) x [ ] (line B) — H [ ]

STEP 4: Total Title IV Aid to be Disbursed

I. If the amount of Title IV aid earned (line G) is greater than the amount of Title IV aid disbursed for the payment period or period of enrollment (line A), subtract Title IV aid disbursed for the payment period or period of enrollment (line A) from the amount of Title IV aid earned (line G). This is the amount of the disbursement due. [ ] (line G) – [ ] (line A)

If a disbursement is due, do not complete steps 5-9. — I [ ]

STEP 5: Total Unearned Title IV Aid to be Returned

J. If the amount of Title IV aid earned (line G) is less than the amount of Title IV aid disbursed for the payment period or period of enrollment (line A), subtract the amount of Title IV aid earned (line G) from Title IV aid disbursed for the payment period or period of enrollment (line A). This is the amount of Title IV aid that must be returned.

[ ] (line A) – [ ] (line G) J [ ]

STEP 6: Amount of Unearned Title IV Aid Due from the SCHOOL

K. Multiply institutional charges for the payment period or period of enrollment (line D) times the percentage of Title IV aid unearned (line F)

[ ] (line D) x [ ] (line F) K [ ]

L. Compare the amount of Title IV aid unearned (line H) to line K and enter the lesser amount. L [ ]

STEP 7: Return of Funds by the SCHOOL

The school must return the unearned aid for which the school is responsible (line L) by repaying funds to the following sources, in order, up to the total received from each source until the amount in line L is reached.

	Amount for School to return	Amount Remaining for the Program		Amount for School to return	Amount Remaining for the Program
Unsubsidized Federal Stafford Loans			Federal PLUS		
Subsidized Federal Stafford Loans			Direct PLUS		
Unsubsidized Direct Stafford Loans			Pell Grants		
Subsidized Direct Stafford Loans			FSEOG		
Perkins Loan			Other Title IV programs		

STEP 8: Amount of Unearned Title IV Due from the STUDENT

M. The amount of Title IV aid unearned to be returned (line J) – the amount of Title IV aid due from the school (line L)

[ ] (line J) – [ ] (line L) M [ ]

STEP 9: Return of Funds by the STUDENT

The student (or parent for a PLUS loan) must return unearned aid for which the student is responsible (line M) in the following order:

	Amount for Student to return	Amount Remaining for the Program		Initial amount to return	Amount for Student to return	Amount Remaining for the Program
Unsubsidized Federal Stafford Loans*			Pell Grants	x 50%=		
Subsidized Federal Stafford Loans*			FSEOG	x 50%=		
Unsubsidized Direct Stafford Loans*			Other Title IV programs (x 50% for grant funds)			
Subsidized Direct Stafford Loans*						
Perkins Loan*						
Federal PLUS*						
Direct PLUS*						

*Loan amounts are returned in accordance with the terms of the loan.

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Treatment of Title IV Funds When a Student Withdraws

Student's Name _____ **Social Security Number** _____

STEP 1: Basic Information

	Disbursed	Could Have Been Disbursed		Disbursed	Could Have Been Disbursed
Unsubsidized Federal Stafford Loans			Federal PLUS		
Subsidized Federal Stafford Loans			Direct PLUS		
Unsubsidized Direct Stafford Loans			Pell Grants		
Subsidized Direct Stafford Loans			FSEOG		
Perkins Loan			Other Title IV programs (Do not include FWS)		

A. Title IV aid disbursed (NOT aid that could have been disbursed) for the payment period or period of enrollment — A

B. Total Title IV aid disbursed, or that could have been disbursed, for the payment period or period of enrollment — B

C. Percentage of payment period or period of enrollment completed

☐ If school is not required to take attendance and student withdrew without notification, enter 50% in line C (or the school may choose to use a documented attendance date that is past the 50% point).

Withdrawal date _____ Payment period or period of enrollment start date and end date _____ _____

Calendar days completed in the payment period or period of enrollment divided by the total calendar days in the payment period or period of enrollment OR ☐ ÷ ☐

Clock hours completed in the payment period or period of enrollment divided by the total clock hours in the payment period or period of enrollment ☐ ÷ ☐ — C

D. Institutional charges for the payment period or period of enrollment — D

E. Percentage of Title IV aid earned (equal to line C up to 60%, otherwise 100%) — E

F. Percentage of Title IV aid unearned (100% - line E) — F

STEP 2: Amount of Title IV Aid Earned by the Student

G. Percentage of Title IV aid earned (line E) x Title IV aid disbursed or could have been disbursed for the payment period or period of enrollment (line B) ☐ (line E) x ☐ (line B) — G

STEP 3: Amount of Title IV Aid Unearned by the Student

H. Percentage of Title IV aid unearned (line F) x Title IV aid disbursed or could have been disbursed for the payment period or period of enrollment (line B) ☐ (line F) x ☐ (line B) — H

STEP 4: Total Title IV Aid to be Disbursed

I. If the amount of Title IV aid earned (line G) is greater than the amount of Title IV aid disbursed for the payment period or period of enrollment (line A), subtract Title IV aid disbursed for the payment period or period of enrollment (line A) from the amount of Title IV aid earned (line G). This is the amount of the disbursement due. ☐ (line G) − ☐ (line A) — I

If a disbursement is due, do not complete steps 5-9.

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STEP 5: Total Unearned Title IV Aid to be Returned

J. If the amount of Title IV aid earned (line G) is less than the amount of Title IV aid disbursed for the payment period or period of enrollment (line A), subtract the amount of Title IV aid earned (line G) from Title IV aid disbursed for the payment period or period of enrollment (line A). This is the amount of Title IV aid that must be returned.

[ ] (line A) – [ ] (line G) = J [ ]

STEP 6: Amount of Unearned Title IV Aid Due from the SCHOOL

K. Multiply institutional charges for the payment period or period of enrollment (line D) times the percentage of Title IV aid unearned (line F)

[ ] (line D) x [ ] (line F) = K [ ]

L. Compare the amount of Title IV aid unearned (line H) to line K and enter the lesser amount. L [ ]

STEP 7: Return of Funds by the SCHOOL

The school must return the unearned aid for which the school is responsible (line L) by repaying funds to the following sources, in order, up to the total received from each source until the amount in line L is reached.

	Amount for School to return	Amount Remaining for the Program		Amount for School to return	Amount Remaining for the Program
Unsubsidized Federal Stafford Loans			Federal PLUS		
Subsidized Federal Stafford Loans			Direct PLUS		
Unsubsidized Direct Stafford Loans			Pell Grants		
Subsidized Direct Stafford Loans			FSEOG		
Perkins Loan			Other Title IV programs		

STEP 8: Amount of Unearned Title IV Due from the STUDENT

M. The amount of Title IV aid unearned to be returned (line J) – the amount of Title IV aid due from the school (line L)

[ ] (line J) – [ ] (line L) = M [ ]

STEP 9: Return of Funds by the STUDENT

The student (or parent for a PLUS loan) must return unearned aid for which the student is responsible (line M) in the following order:

	Amount for Student to return	Amount Remaining for the Program		Initial amount to return	Amount for Student to return	Amount Remaining for the Program
Unsubsidized Federal Stafford Loans*			Pell Grants	x 50%=		
Subsidized Federal Stafford Loans*			FSEOG	x 50%=		
Unsubsidized Direct Stafford Loans*			Other Title IV programs (x 50% for grant funds)			
Subsidized Direct Stafford Loans*						
Perkins Loan*						
Federal PLUS*						
Direct PLUS*						

*Loan amounts are returned in accordance with the terms of the loan.

Effective Dates for Reauthorization Provisions in Session 3

Provision	Effective Date			
	10/1/98	10/7/98	2000-2001 Award Year	Other Date
Definition of Institution of Higher Education	✔			
85/15 Rule Changed to 90/10 Rule				First fiscal year that includes 10/01/1998
Telecommunication certificate programs	✔			
Contracts With Financial Aid Service Provider/ Loan Servicer	✔			
Site Visits	✔			
Notification of Expiration	✔			
Change of Ownership	✔			
Voter Registration	✔			
Recertification Schedule	✔			
Changes Affecting Program Reviews	✔			
Changes Affecting FFEL and Perkins Default Rate	✔			
Changes Affecting reporting Requirements	✔			
Information Provided by ED				End of 1999-2000
Quality Assurance	✔			
Experimental Sites		✔		
Distance Education Demonstration Programs	✔			
Changes Affecting Accreditation	✔			
Return of Title IV Funds				October 7, 2000, or earlier

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Food for Thought

1. How will the new return of Title IV funds policy affect your campus? Will it make the processing of the return of funds easier? What policy will you use to refund tuition and fee charges? How will you handle other financial aid funds when a student withdraws?
2. How will the new accreditation and program review requirements affect your institution? Are the new requirements less burdensome? How will they affect offices other than the financial aid office at your institution?
3. There are new reporting requirements that require offices other than the financial aid office to provide ED with certain information. Will it be necessary for you to ensure these requirements are fulfilled at your institution? What cooperative efforts might you and your colleagues on campus undertake to ensure that these requirements are fulfilled?

Notes

Notes

Session 4

Changes in Federal Pell Grant and Campus-Based Programs

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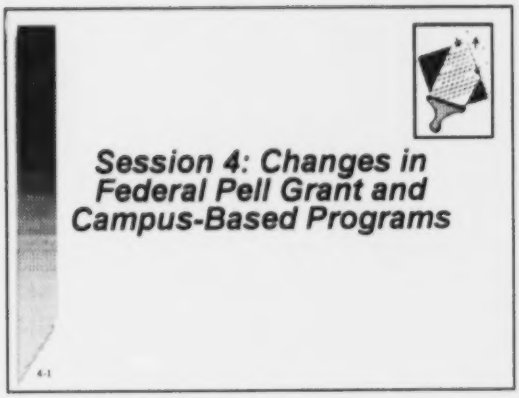
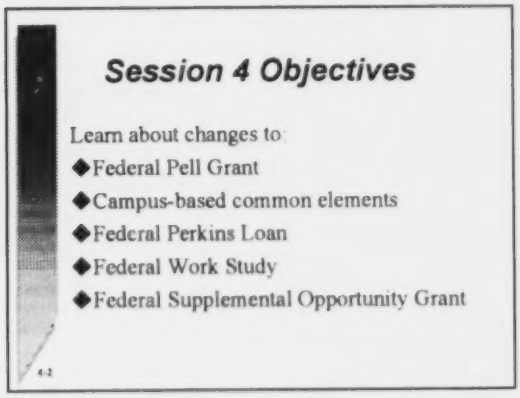
Objectives

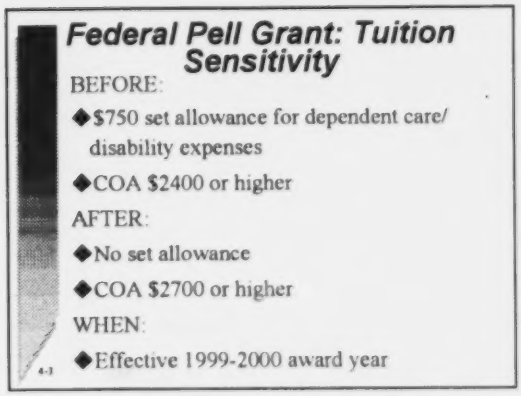
In this session we will discuss changes to the Federal Pell Grant and campus-based programs.

In this session, you will learn:

1. About changes made to the Federal Pell Grant Program, including changes to the need analysis formula.
2. That a number of changes in the Higher Education Act affect all campus-based programs, particularly a new way to allocate program funds.
3. What changes have been made to the Federal Perkins Loan Program.
4. About revisions of the guidelines related to community service requirements under the Federal Work Study program, and other modifications to the program.
5. That a change has been made to the FSEOG Program.


Session 4: Changes in Federal Pell Grant and Campus-Based Programs
4-1


Session 4 Objectives
Learn about changes to:
◆Federal Pell Grant
◆Campus-based common elements
◆Federal Perkins Loan
◆Federal Work Study
◆Federal Supplemental Opportunity Grant
4-2


Federal Pell Grant: Tuition Sensitivity
BEFORE:
◆$750 set allowance for dependent care/ disability expenses
◆COA $2400 or higher
AFTER:
◆No set allowance
◆COA $2700 or higher
WHEN:
◆Effective 1999-2000 award year
4-3

Federal Pell Grant: Exclusion for High Default Rate

BEFORE:

- High default rate did not automatically exclude

AFTER:

- Schools excluded from Pell for high default rate in loan programs

WHEN:

- Effective upon publication of FY96 rate

Campus-based Programs: Allocation Formula

BEFORE:

- Base guarantee+pro-rata share + fair share (1985-86 award +25% new +75% new)

AFTER:

- Base guarantee + fair share

(1999-2000 award +100% new)

WHEN:

- Effective 2000-2001 award year

Campus-based Programs: Awards to Independent & Less Than Full-time Students

BEFORE:

- %5

AFTER:

- Reasonable share

WHEN:

- Effective 2000-2001 award year

Federal Perkins Loan: Award Limits

BEFORE:

	Annual	Aggregate
Graduate	$5,000	$30,000
Undergraduate	$3,000	$15,000

Federal Perkins Loan: Award Limits

AFTER:

	Annual	Aggregate
Graduate	$6,000	$40,000
Undergraduate		
-All	$4,000	
After 2 years		$20,000
1st 2 years		$ 8,000

WHEN:

- Effective October 1, 1998

Perkins Deferments/ Cancellations

BEFORE:

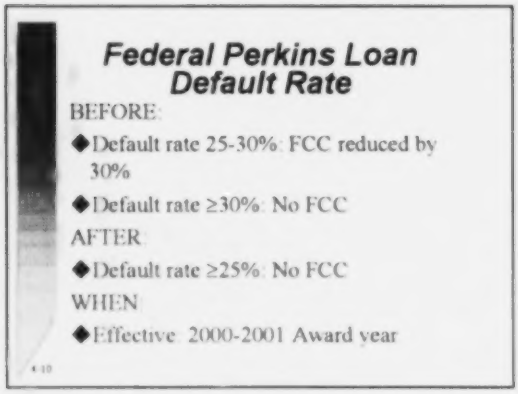
- Eligibility based on when loan was made

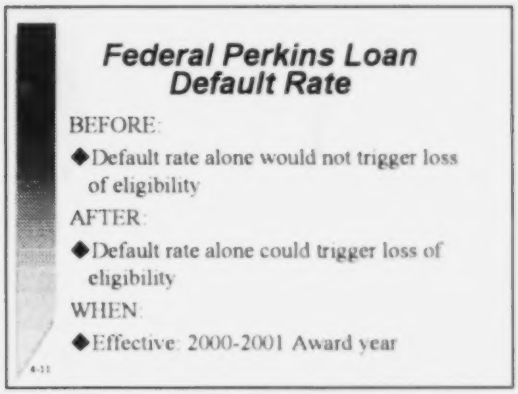
AFTER:

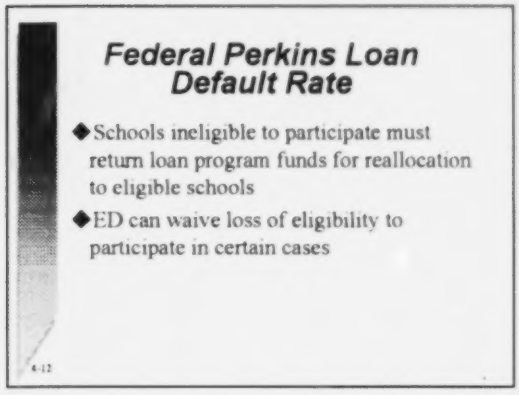
- Simplified: Available to all borrowers for all Perkins loans

WHEN:

- Effective: October 7, 1998


Federal Perkins Loan Default Rate
BEFORE:
◆Default rate 25-30%: FCC reduced by 30%
◆Default rate ≥30%: No FCC
AFTER:
◆Default rate ≥25%: No FCC
WHEN:
◆Effective: 2000-2001 Award year


Federal Perkins Loan Default Rate
BEFORE:
◆Default rate alone would not trigger loss of eligibility
AFTER:
◆Default rate alone could trigger loss of eligibility
WHEN:
◆Effective: 2000-2001 Award year


Federal Perkins Loan Default Rate
◆Schools ineligible to participate must return loan program funds for reallocation to eligible schools
◆ED can waive loss of eligibility to participate in certain cases

Federal Perkins Loan: Default Rate Calculation

- Revised to exclude:
  - Loans on which the borrower has made consecutive payments or payments to bring the loan current
  - Loans paid in full
  - Rehabilitated or cancelled loans

4-13

Federal Perkins Loan: Default Rate Calculation

- Revised to exclude:
  - Loans on which the borrower has received a forbearance or deferment
  - Other loans, as determined by the Secretary
- Improperly serviced loans no longer excluded

4-14

Federal Perkins Loan

- Schools with fewer than 100 borrowers and default rate less than 20% not required to file default reduction plan
- Schools can offer repayment incentive programs
- Active military service (up to 3 years) is excluded from grace period

4-15

FWS Community Service

BEFORE:

- 5% of Allocation

AFTER:

- 7% of Allocation

WHEN:

- Effective: 2000-2001 award year

4-16

FWS: Community Service

BEFORE:

- Positions could not benefit school

AFTER:

- Clarification: Child care & services to students with disabilities may qualify

WHEN:

- Effective October 1, 1998

4-17

FWS: Community Service

BEFORE:

- Students paid only for hours performing service

AFTER:

- Students can also be paid for training and travel

WHEN:

- Effective 1999-2000 award year

4-18

FWS: Promoting Literacy

BEFORE:
- ◆No requirement

AFTER:
- ◆At least one reading tutoring/ family literacy project required

WHEN:
- ◆Effective 2000-2001 award year

4-19

FWS: Crediting the Student's Account

BEFORE:
- ◆Payroll check only

AFTER:
- ◆Direct deposit to student's bank account
- ◆Crediting the student's school accounnt

WHEN:
- ◆Effective: October 1, 1998

4-20

FWS: Federal Share

BEFORE:
- ◆Generally, 75% federal share limit

AFTER:
- ◆up to 90% federal share for up to 10% of students at certain jobs

WHEN:
- ◆Effective: October 1, 1998

4-21

FWS Other Provisions

- Employment may include practica, internships, and research assistantships
- Eliminated: requirement to make equivalent non-FWS jobs available

Effective October 1, 1998

4-22

FSEOG

BEFORE:

- No authority to carry forward/ carry back

AFTER:

- Authority to carry forward/ carry back

WHEN:

- Effective, October 1, 1998

4-23

Session 4 Review

Learn about changes to:

- Federal Pell Grant
- Campus-based common elements
- Federal Perkins Loan
- Federal Work Study
- Federal Supplemental Opportunity Grant

4-24

Session 4 Exercise

For each of the positions listed below, let's determine whether or not it would meet the new and old standards for inclusion as a community service position under the Federal Work Study Program:

File clerk in the institution's Office of Financial Aid.

Before: No.

The position primarily benefits the institution.

After: No.

The position still primarily benefits the institution and its current or prospective students. If the position involved community outreach, such as helping anyone by providing information or assistance in applying for financial aid at any school, it might better fit community service guidelines.

Reading tutor at local public elementary school

Before: Yes

After: Yes.

This position would also satisfy the mandate that the school place students in at least one literacy project.

This position might possibly be eligible for reduced non-federal share, if all conditions were met. These conditions are: (1) the employer is a non-profit or government agency that is not owned or controlled by the institution; (2) the employer is unable to pay 25% of the student's compensation; and (3) fewer than 10% of FWS students are placed in jobs where the federal share is more than 75%.

Aide in an on-campus pre-school program

The institution is private, non-profit. Employees of the institution qualify for tuition remission for their dependents enrolled in the program. Although open to the public, because of the availability of this benefit, most of the students are children of staff of faculty.

Before: No.

Seen as benefiting the institution.

After: Yes.

The statute has been amended to include providing child care services on campus that are open to the public and are not-for-profit.

Reader for visually impaired students of the institution

Before: No.

Seen as primarily benefiting the institution.

After: Yes.

The statute has been amended to include providing services to students with disabilities. This supercedes any benefit to the institution.

Effective Dates for Reauthorization Provisions in Session 4

Provision	Effective Date			
	10/1/98	10/7/98	2000-2001 Award Year	Other Date
Federal Pell Grant: Tuition Sensitivity				1999-2000 award year
Federal Pell Grant: Exclusion for High Default Rate				With publication of FY96 default rate
Campus-based Allocation Formula			✔	
Campus-based Awards to Independent & Less Than Full-time Students			✔	
Federal Perkins Loan: Award Limits	✔			
Perkins Deferments/ Cancellations		✔		
Perkins Loan Default Rate & FCC			✔	
Perkins Loan Default Rate & Participation			✔	
Perkins Loan Default Rate Calculation	✔			
Perkins Loan Other Provisions	✔			
Perkins Loan School Closure Discharge	✔			For loans made on or after 1/1/1986
FWS Community Service Ratio			✔	
FWS Community Service Defined	✔			
FWS Training/Travel Provision				1999-2000 award year
FSEOG Provisions				1999-2000 award year
FWS Community Service/ Literacy			✔	
FWS Payment Methods	✔			
FWS Federal Share	✔			
FWS Other Provisions	✔			

Food for Thought

1. How do you think the new allocation formula for campus-based programs will affect awards your institution receives? How will this impact any institutional funds that you have available for financial aid awards?
2. How will the FWS program's new requirements for employing FWS students in community service positions affect administration of the program?
3. How will the changes in the Federal Perkins Loan Program's loan limits and borrower benefits affect awards and administration of the program?

Notes

Notes

Session 5

Changes In the Loan Programs

Objectives

In this session, you will learn:

1. How the Department of Education plans to implement a Master Promissory Note in the Stafford loan programs.
2. What changes have been made to the Stafford loan programs to streamline delivery of funds.
3. About new repayment options available to student loan borrowers.
4. About other new benefits being offered to students and their parents under the loan programs.

Session 5: Changes in the Loan Programs

5-1

Session 5 Objectives

- Learn about the Department's plans for implementation of a Master Promissory Note
- Know what changes have been made to the Stafford Loan Programs to streamline delivery of funds

5-2

Session 5 Objectives

- Learn about new repayment options available to borrowers
- Understand other new benefits being offered to student loan borrowers

5-3

Master Promissory Note

BEFORE:

- Borrowers required to complete new promissory note for each loan

Master Promissory Note

AFTER:

- Higher Education Amendments authorized MPN development and use
- Guidance already available for both loan programs
  - FFEL: GEN-98-25 and GEN-99-9
  - Direct Loans: GEN-99-8

Master Promissory Note

HOW:

- New Master Promissory Note form
  - Available for first time in 1999-2000
  - Must be used in 1999-2000 at Direct Loan Schools
  - Current FFEL Application/Promissory Note can be used in 1999-2000
  - MPN only promissory note for both programs in 2000-2001

Master Promissory Note

HOW:

- Initial use of MPN targeted to students likely to borrow multiple times
- Multi-year feature available to four-year and graduate/professional schools and other schools, as determined
- In both programs, MPN basically the same

Master Promissory Note

HOW:

- MPN expires:
  - Date student requests the MPN not be used for additional loans
  - Twelve months after MPN was signed if no disbursements
  - After 10 years

Master Promissory Note

HOW:

- Borrower must be informed of loan terms and amounts
  - Completion of MPN
  - Notification or confirmation processes

Master Promissory Note

HOW:

- Notification: School, lender or guarantor notifies borrower of proposed loan package and borrower is required to take action to change package
- Confirmation: Action must be taken by borrower to confirm proposed amount or request an amount

Master Promissory Note

HOW:

- Borrower must be informed
- A "Plain English Disclosure" provided for subsequent loans
  - FFEL: provided by lender
  - Direct Loans: provided by school or LOC

Master Promissory Note

WHEN:

- MPN will be implemented in 1999-2000
- All borrowers will use MPN in 2000-2001

Information Provided by Students

BEFORE:

- Lenders received COA, EFA, EFC, need, disbursement dates

AFTER:

- Lenders receive loan amount needed, disbursement schedule

WHEN:

- Effective October 1, 1998

5-13

Montgomery GI and Americorps Benefits

BEFORE:

- GI Benefits included in need calculations; Americorps guidelines unclear

AFTER:

- New guidance for both benefits:
  - Not included in EFA for Subsidized Loans, but included in EFA for Unsubsidized Loans

WHEN:

- Provision effective October 1, 1998

5-14

Guaranty Agency Provisions Affecting Schools & Students

- Guaranty agencies permitted to provide similar assistance
- GAs cannot charge for school notification of requested preclaims assistance
- Lenders required to contact schools when trying to locate borrowers
- Guarantor and lender loan marketing restrictions
- Blanket certificates of guaranty

5-15

Guaranty Agency Provisions

WHEN:

- Provisions effective October 1, 1998
- Blanket certificates of guaranty concept to be tested 1999-2000; 2001, any guaranty agency may offer blanket certificates

5-16

FAFSA

BEFORE:

- FFEL borrowers had to complete FAFSA and separate FFEL loan application

AFTER:

- ED can use FAFSA for all Title IV programs, except LEAP

WHEN:

- Provision effective October 1, 1998

5-17

Loan Limits

BEFORE:

- No loan limits for prerequisite or required certification coursework

AFTER:

- Loan limits established

WHEN:

- Provision is effective October 1, 1998

5-18

Loan Limits

BEFORE:

- Guidance on capitalized interest unclear

AFTER:

- Capitalized interest on Unsubsidized Stafford Loans not included

WHEN:

- Provision is effective October 1, 1998

5-19

Loan Proration

BEFORE:

- Specific loan limits for short-term programs

AFTER:

- Prorated loan limits eliminated
- Limits determined by dividing program length by an academic year and multiplying ratio by appropriate subsidized and unsubsidized loan limits

5-20

Loan Proration

WHEN:

- Provision is effective October 1, 1998

5-21

Loan Disbursement

BEFORE:

- All schools required to follow delayed disbursement and multiple disbursement guidance

5-22

Loan Disbursement

AFTER:

- Schools with default rates less than 10 percent for the last three years exempt from multiple disbursement and 30-day delayed disbursement requirements

WHEN:

- Provisions effective October 1, 1998

5-23

Electronic Exit Counseling

BEFORE:

- Questions about use of electronic exit counseling

AFTER:

- Schools permitted to offer electronic exit counseling

WHEN:

- Provision effective October 1, 1998

5-24

Deferments

BEFORE:

- Some borrowers took out new loans to qualify for in-school deferment if enrolled less than half-time

AFTER:

- Provision eliminated

WHEN:

- Provision eliminated as of October 1, 1998

5-25

Deferments

BEFORE:

- Unemployed borrowers required to provide additional documentation for unemployment deferment

AFTER:

- Eligibility for unemployment benefits sufficient

WHEN:

- Provision effective October 1, 1998

5-26

Deferments

BEFORE:

- Sometimes difficult to provide borrowers deferments

5-27

Deferments

AFTER:

- Lenders will determine eligibility for in-school deferment based on:
  - Borrower's request with documentation
  - Newly completed loan application
  - Student status information showing borrower enrolled at least half-time

WHEN:

- Provisions effective October 1, 1998

Grace Period Exemption

BEFORE:

- Guidance from Department required for forbearances or deferments for Armed Forces reserves members called to duty

AFTER:

- Active duty for more than 30 days exempts borrowers from grace period for up to 3 years

WHEN:

- Provision is effective October 1, 1998

Forbearances

BEFORE:

- Borrowers required to submit written requests

AFTER:

- Written requests not required; lenders may allow 60-day forbearances while determining eligibility

WHEN:

- Provisions effective October 1, 1998

Repayment Options

AFTER:

- Standard, graduated, and income-sensitive repayment plans to be paid over ten years
- For FFEL borrowers with more than $30,000 in loans, new extended repayment option

5-11

Repayment Options

AFTER:

- Other changes:
  - If borrower does not choose plan, lenders use standard repayment
  - Borrowers able to change repayment plans annually
  - Graduated and income-sensitive plans exempt from minimum annual payment provisions, (payments must at least equal interest due)

5-12

Repayment Options

WHEN:

- New repayment option for borrowers with more than $30,000 available to new FFEL borrowers after October 7, 1998
- Other provisions effective October 1, 1998

5-13

New Loan Forgiveness Programs

BEFORE:

- No funded teacher loan forgiveness program for Stafford loans

AFTER:

- New teacher loan forgiveness program in FFEL and Direct Loan Programs

New Loan Forgiveness Programs

AFTER:

- Up to $5,000 of Stafford loans can be forgiven for certain borrowers

WHEN:

- Program available to new borrowers after October 7, 1998

Loan Discharge

BEFORE:

- Students who did not receive appropriate refunds responsible for full loan

AFTER:

- Borrowers can have amount of refund discharged

WHEN:

- Provision effective October 1, 1998

PLUS Loans

BEFORE:

- Eligibility dependent on credit history

AFTER:

- Secretary can consult with community to expand criteria

WHEN:

- Timetable for establishment unclear

Session 5 Review

- Learn about the Department's plans for implementation of a Master Promissory Note
- Know what changes have been made to the Stafford Loan Programs to streamline delivery of funds

Session 5 Review

- Learn about new repayment options available to borrowers
- Understand other new benefits being offered to student loan borrowers

Effective Dates for Reauthorization Provisions in Session 5

Provision	Effective Date			
	10/1/98	10/7/98	2000-2001 Award Year	Other Date
Master Promissory Note				Begin using in 1999-2000; must use in 2000-2001
Information Provided by Students	✔			
Montgomery and Americorps Benefits in Need Calculations	✔			
Guarantors Permitted to Provide Similar Assistance	✔			
No Fees for Notification of Preclaims Assistance	✔			
Proof of Contacting School About Delinquent Borrowers	✔			
Marketing Prohibitions	✔			
Blanket Certificates of Guaranty				Pilot in 1999-2000; any GA can use in FY 2001
FAFSA as Title IV Application	✔			
Loan Limits for Required or Certification Coursework	✔			
Capitalized Interest Not Used for Unsub Loan Limits	✔			
New Loan Proration	✔			
New Loan Disbursement Guidelines	✔			
Electronic Exit Counseling	✔			

Effective Dates for Reauthorization Provisions in Session 5 (Cont.)

Provision	Effective Date			
	10/1/98	10/7/98	2000-2001 Award Year	Other Date
New Deferment Guidelines	✔			
Grace Period Exemption for Armed Forces Reserves	✔			
Forbearance Requests	✔			
Repayment Options				Repayment options available to new borrowers after October 1, 1998; new option for borrowers with more than $30,000 available for new FFEL borrowers after October 7, 1998
Loan Forgiveness for Teachers				Available to new borrowers with no balance on October 7, 1998
New PLUS Loan Criteria				To be established by ED

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Food for Thought

1. How will the use of a Master Promissory Note affect your financial aid office? Do you see the use of a Master Promissory Note in the loan programs as a benefit or as a risk?
2. Will the changes in available repayment options help borrowers?
3. How (if at all) will the elimination of fixed prorated loan amounts affect awards at your institution?

Notes

Notes

Session 6

Other Provisions

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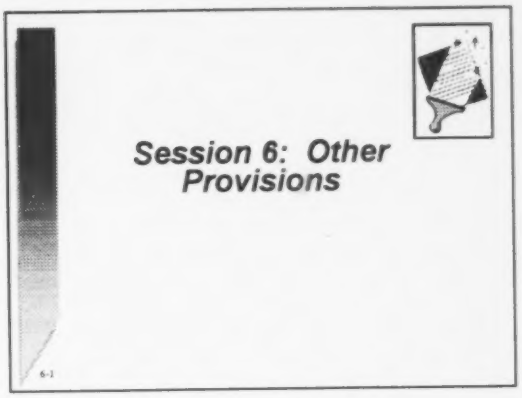
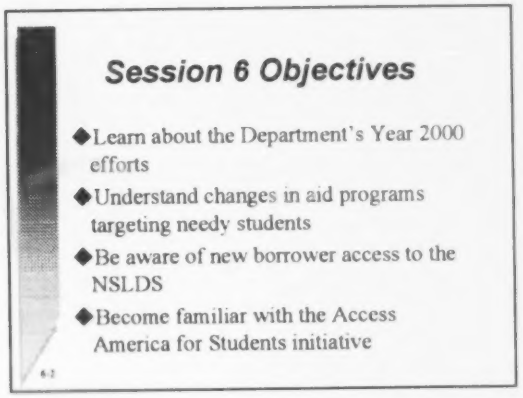
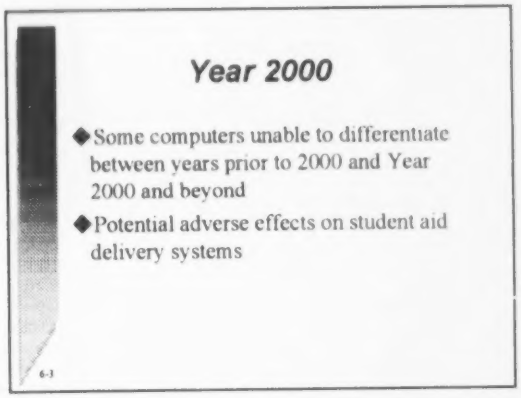
Objectives

In this session, you will learn:

1. About efforts the Department of Education has undertaken to prepare for potential Year 2000 computer problems.
2. How certain student aid programs have changed to increase access to postsecondary study.
3. Be aware of new requirements related to borrower access to the National Student Loan Data System.
4. Become familiar with the "Access America for Students" initiative.


Session 6: Other Provisions
6-1


Session 6 Objectives
◆Learn about the Department's Year 2000 efforts
◆Understand changes in aid programs targeting needy students
◆Be aware of new borrower access to the NSLDS
◆Become familiar with the Access America for Students initiative
6-2


Year 2000
◆Some computers unable to differentiate between years prior to 2000 and Year 2000 and beyond
◆Potential adverse effects on student aid delivery systems
6-3

Year 2000

- ED has:
  - Issued guidance
  - Sponsored focus groups
  - Provided Y2K Tool Kit
  - Kept community informed (www.ed.gov/y2k)
- Internal activities (Six steps)

64

Year 2000

- ED completed mission critical systems
- Currently engaged in "end-to-end" testing
- Contingency planning crucial

65

Leveraging Educational Assistance Partnership Program

BEFORE:

- State Student Incentive Grant Program
- Federal funds provided to state agencies
- States provide matching funds
- Funds available to students with substantial need

66

LEAP Program

AFTER:

- ◆Leveraging Educational Assistance Partnership Program
- ◆First $30 million in federal appropriations same as SSIG Program
- ◆If federal funds exceed $30 million, funds used for new Special Leveraging Educational Assistance Program

6-7

SLEAP

- ◆Increase the dollar amount of grants
- ◆Carry out transition programs
- ◆Carry out an aid program for needy students pursuing information technology or other fields

6-8

SLEAP

- ◆Make funds available for community service work-study activities
- ◆Create scholarship program for needy students pursuing teaching
- ◆Create scholarship program for needy students pursuing mathematics, computer science, or engineering

6-9

SLEAP

- Carry out early intervention, mentoring, and career education programs
- Award merit or academic scholarships to needy students

6-10

LEAP

HOW:

- Changes dependent upon federal appropriations
- Program administered by state agencies

WHEN:

- Changes effective October 1, 1998

6-11

GEAR UP

BEFORE:

- National Early Intervention Partnership and Scholarship Program
  - Grants to states for early intervention and scholarship assistance

6-12

GEAR UP

AFTER:

- Program replaced with Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)
  - early intervention services to middle schools serving low-income students
  - partnerships with higher education institutions and at least two community organizations

6-13

GEAR UP

HOW:

- Program dependent on federal appropriations
  - Department distributes and evaluates applications
  - www.ed.gov/gearup

WHEN:

- Program effective October 1, 1998

6-14

Academic Achievement Incentive Scholarship Program

BEFORE:

- Federal Pell Grant based on need

AFTER:

- Academic Incentive Scholarship Program created
  - Scholarships to Pell Grant recipients in the top 10 percent of their high school class
  - First two years of undergraduate study

6-15

Academic Achievement Incentive Scholarship Program

HOW:

- Award can be up to full amount of Pell Grant
  - Actual award depends on appropriations
  - Appropriations separate from Pell Grants

6-16

Academic Achievement Incentive Scholarship Program

WHEN:

- Program effective October 1, 1998
- No federal funds available in 1999-2000 award year

6-17

National Student Loan Data System

BEFORE:

- NSLDS information available to schools and other participants in student aid programs

AFTER:

- Borrowers have access to NSLDS

6-18

National Student Loan Data System

WHEN:

- Borrowers with EACS have access to NSLDS

6-19

Access America for Students

- Students have one account to integrate student aid delivery across programs
- Can use account to receive other government services
- Privacy and security key objectives of program (electronic signature key)

6-20

Access America for Students

ROLE OF SCHOOL UNCHANGED

- Remain primary point of contact
- Determine eligibility and aid package
- Continue to select own banking partners
- Still receive all student aid funds up front

6-21

Access America for Students

PILOT

- Ten participating institutions (1999)
- Students will provide feedback
- Pilot will test for ED
  - Use of commercial business processes
  - Website/single point of contact
  - Digital signatures
- Updates on Access America (www.easi.ed.gov/inside_projecteasi)

6-22

Session 6 Review

- Learn about the Department's Year 2000 efforts
- Understand changes in aid programs targeting needy students
- Be aware of new information available to borrowers via the NSLDS
- Become familiar with the Access America for Students initiative

6-23

Effective Dates for Reauthorization Provisions in Session 6

Provision	Effective Date			
	10/1/98	10/7/98	2000-2001 Award Year	Other Date
Leveraging Educational Assistance Partnership Program	✔			
Special Leveraging Educational Assistance Program	✔			
Gaining Early Awareness and Readiness for Undergraduate Programs	✔			
Academic Achievement Incentive Scholarship Program	✔			No funds available for the 1999-2000 award year
Borrower Access to NSLDS				Borrowers with EAC codes have access
Access America for Students				Pilot in 1999; expansion in 2000

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Food for Thought

1. What are your concerns about student aid programs and the Year 2000 issue?
2. How could your institution take advantage of the new GEAR UP initiative?
3. What benefits will borrowers see from Access America for Students?
4. How will borrower access to NSLDS information impact the financial aid office?

Notes

Notes

Session 7

Overview of RFMS

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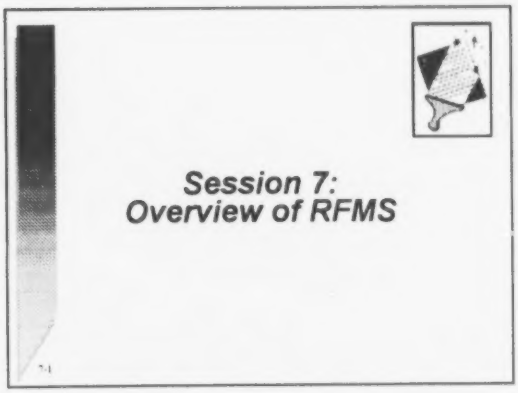
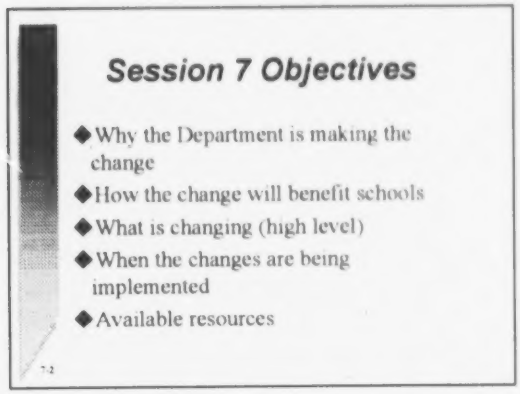
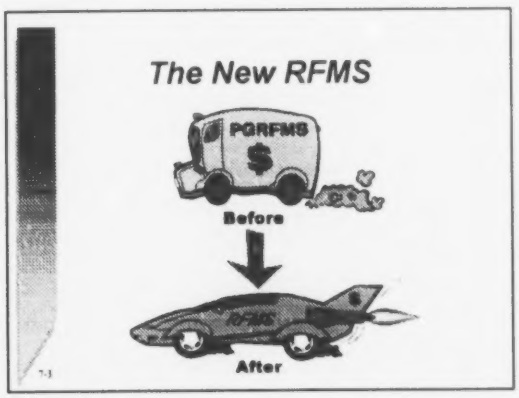
Objectives

In this session, you will:

1. Understand why the U.S. Department of Education is making changes to the Federal Pell Grant process.
2. Learn how the changes will benefit schools.
3. Become familiar with what items are changing.
4. Learn when the changes are being implemented.
5. Learn about available resources.


Session 7:
Overview of RFMS


Session 7 Objectives
◆Why the Department is making the change
◆How the change will benefit schools
◆What is changing (high level)
◆When the changes are being implemented
◆Available resources


The New RFMS
PGRFMS
Before
After

Why Fix It?

- Provides more efficient data tools
- Features significant hardware and software upgrades
- Moves toward common Title IV processes
- Helps in funding shortfalls
- Responds to your concerns

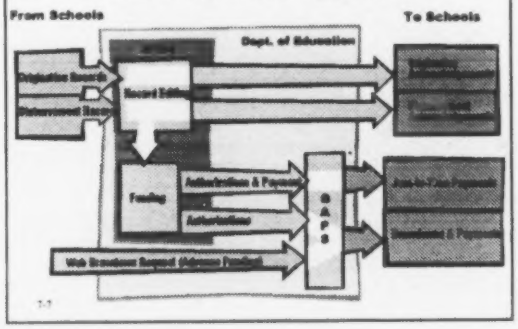
Vision

- System is student centered
- Aid delivered faster, cheaper, and easier
- All Title IV systems modernized
- New process streamlined and simpler

New Records

- Origination and disbursement records
- One origination record for each student
- One disbursement record for each disbursement to a student
- Records contain basically the same info currently reported

New RFMS Process



Benefits

- No paper
- Early identification of conflicts
- Improved funds forecasting
- Acknowledgement of all records
- Improved turnaround time

Benefits (cont.)

- Greater flexibility
- Software options
- Fewer overpayment problems
- Simpler reconciliation—SPS eliminated

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Implementation Schedule

Draft record layouts released	9/98
Action Letters	9/98
RFMS brochure	10/98
Just-in-Time pilot announced	11/98
Draft record layouts revised	2/99
EDExpress Pell module available-origination version	5/99
Earliest date for submission of origination records	5/99
Advance Funding Authorization letters to institutions	5/99
EDExpress Pell module available-disbursement records	6/99
Submission of disbursement records	7/1/99
Pell award year starts	7/1/99

7-10

Resources

- Action Letter P-98-4 (issued in Sept. 1998)
- October 15 videoconference videotape
- Blue Book
- Fiscal Officer training
- Regional, state, and national conferences

7-11

Resources (cont.)

- Handout from 1998 Electronic Access Conferences: edeworkshop.walcoff.com
- 1999 Electronic Access Conferences
  - Nov. 2–4, Miami, FL
  - Nov. 15–17, Keystone, CO
  - Dec. 15–17, San Antonio, TX
- Electronic Access Guide

7-12

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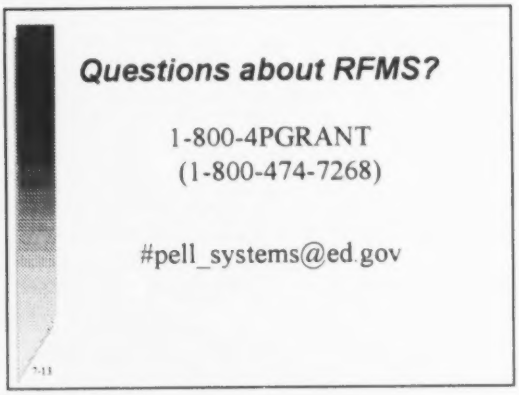
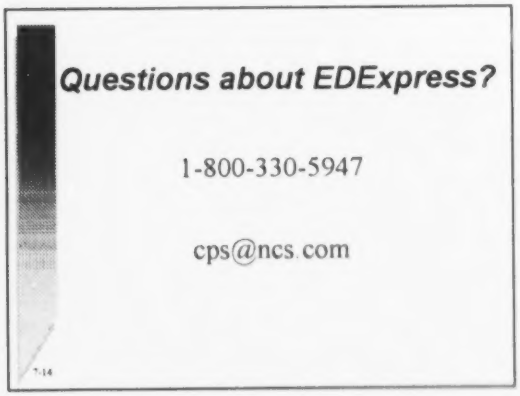
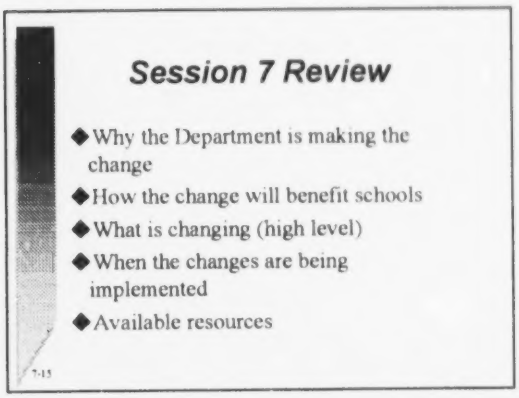

Questions about RFMS?
1-800-4PGRANT
(1-800-474-7268)
#pell_systems@ed.gov
7-13


Questions about EDExpress?
1-800-330-5947
cps@ncs.com
7-14


Session 7 Review
◆Why the Department is making the change
◆How the change will benefit schools
◆What is changing (high level)
◆When the changes are being implemented
◆Available resources
7-15

Notes